



# The Aviva Platform

One simple online platform, for your  
changing investment needs

| Retirement | **Investments** | Insurance | Health |



# Content

An easier, more efficient way to manage your wealth	<b>01</b>
With everything in one place, you and your adviser are in control	<b>02</b>
Choose your funds – and how you invest them	<b>04</b>
Buy, sell, switch, hold income... your adviser can do it all online	<b>06</b>
Clear, transparent charging	<b>07</b>
How the Aviva Platform works at a glance	<b>09</b>

# An easier, more efficient way to manage your wealth

As your life changes, staying on top of fund performance, keeping track of forgotten pensions, juggling shares, ISAs and savings can be complicated – not to mention time-consuming. What you need is something that can adapt and evolve with you – and where everything can be housed in one, easy-to-access place.

Welcome to the Aviva Platform. A secure online platform managed by your adviser, and accessible to you, it enables your adviser to build, consolidate and manage your investments, so you and your adviser can:

- View your investment activity in one place – however broad your portfolio, and whatever your financial goals.
- Invest in a choice of more than 3,000 funds, and stocks and shares.
- Buy, sell and switch funds online as your needs change.
- Make your investments more tax-efficient by 'wrapping' them in an ISA or pension plan.
- Clearly see any charges up-front, with our transparent charging structure.

**'View your investment activity on one platform – however broad your portfolio'**

# With everything in one place, you and your adviser are in control

Online, secure and flexible, the Aviva Platform is an ideal platform for managing your investments – while still keeping complete control. You can still invest in a wide variety of funds and fund managers; with the Aviva Platform, it's just much easier to stay on top of your portfolio.

## **View everything in one place**

With the Aviva Platform, you can see all valuations, holdings and correspondence in one secure area. However broad or varied your portfolio, you'll be able to keep track of any activity and review it easily – so no more chasing around with phone calls, emails and paperwork. You're in control – and decisions are made much easier.

## **Get online valuations**

When you want to know how your investments are performing, the Aviva Platform lets you see your valuations online. Once you have logged on you'll get a valuation of your portfolio which is updated daily.

## **Research fund prices, performance and ratings**

Your adviser will be able to access the very latest fund data, including prices, performance history and third-party ratings from Financial Express. They'll also be able to chart fund performance and access fund factsheets and prospectuses.

## **Manage your payments and withdrawals**

If you like, your adviser can set up regular monthly, quarterly, half-yearly or annual payments for you, by direct debit with the Aviva Platform. You can also arrange to withdraw money on a regular basis – all on the same platform.

## **As your needs change, so can the Aviva Platform**

Your requirements will most likely change over time, so we've designed the Aviva Platform to be as flexible as possible. Your adviser will be able to review and switch investments within your portfolio, as well as being able to deal online and transfer funds as required.







# Choose your funds – and how you invest them

The Aviva Platform lets you pick the portfolio that suits you exactly. Offering a broad range of funds, direct access stocks and shares and other non-traditional assets, it even gives you the option to 'wrap' your investment up, to help protect it from the taxman.

## Choose the Investment Portfolio

You can invest in a wide range of collective investments, structured products and equities from across all key investment sectors. With the Aviva Platform, there are over 3,000 funds from over 110 fund managers, giving you real choice from across the market.

## Or choose to maximise your tax advantages

You may well want to make the most of tax-efficient investing. If so, you can choose either an ISA or pension 'wrapper' for your portfolio:

- **The ISA Portfolio**

This is a stocks and shares ISA which offers collective investments, structured products and equities in a tax-efficient portfolio. As with all ISAs, there's no personal liability for income or capital gains tax. You can transfer ISAs from current and previous tax years, consolidating them onto a single platform. You can top up your ISA each year; the maximum you can invest each tax year is limited by the government.

- **The Pension Portfolio**

This is a Self-Invested Personal Pension (SIPP), which can also provide you with an income in retirement. There are three different levels of Pension Portfolio: Core, Choice and Flex - each with their own investment options and charges. So you only pay for the investment options available within the level in which you're invested. Through Pension Portfolio, you can invest in commercial property, structured products plus a wide range of collective investments and equities. You can also choose to take your retirement benefits through income drawdown.

It's important to note that the value of all these investments can go down as well as up and you may get back less than you invested.

Please note, the tax treatment of investments may vary in future.

### Transferring to the platform

The Aviva Platform is all about flexibility, so it's easy to transfer investments to it from other providers – either as a cash transfer or, if we have the same asset listed in our platform, as 'in specie' (which means you don't have to sell and then re-purchase the investments). There's no charge for transferring your investments.

## 'Giving you real choice from across the market'







# Buy, sell, switch, hold income... your adviser can do it all online

Of course, the Aviva Platform is so much more than a way to keep track of your money. It's an active tool, where your adviser can buy, sell and switch investments – and where you can use your cash account to hold money and make payments for charges and withdrawals.

## **Dealing**

With the Aviva Platform, your adviser will be able to place buy, sell and switch trades online, for both collective investment funds and equities (via Charles Stanley Stockbrokers).

## **Your cash account**

When you invest in a portfolio, you'll automatically receive your own cash account. This provides an easy way for you to hold cash, receive investment income, pay charges and set up any withdrawals you want to make. Distributions, dividends and fund manager rebates are also paid directly into this cash account.

## **Access to online valuation**

When you want to know how your investments are performing, the Aviva Platform lets you see your valuations online. Once you have logged on you'll get a valuation of your portfolio which is updated daily. You'll also be able to view all the correspondence so you can see exactly what's happening.



# Clear, transparent charging

We wanted to make all charging completely clear on the Aviva Platform, so you'll always know exactly what you're paying, and who you're paying it to. We've also negotiated a number of discounts – so you and your adviser get a better deal by using our platform.

For full details of the charges you should ask your financial adviser or see your terms and conditions or illustration.

## Investment charges

- **Initial Fund Charges**  
Most investment fund managers make an initial charge for investing in their funds. Charges vary, but at Aviva, we've negotiated discounts on most of these funds, with many reduced to 0%.
- **Fund Management Ongoing Charges**  
Fund managers will also take charges that will depend on the investments chosen. These charges will be expressed as the ongoing charge figure (OCF) or total expense ratio (TER). These cover the charge made by the fund manager for managing the investment as well as expenses incurred by the fund. Please note the OCF and TER are variable and may change over time.

## Other charges

- **Commercial Property Charges**  
Commercial property investments within the Flex level of the Pension Portfolio are administered by Suffolk Life. They make time-based charges for the purchase and administration of property. To reflect this, Aviva takes a reduced charge of 0.12% on the value of the property. For more information about these charges you should read the Charges and Investments Limit document (LF01023).
- **Structured Products**  
Structured products, available through the ISA Portfolio, Investment Portfolio and Flex level of the Pension

Portfolio, carry a charge. These charges are found in the provider literature. Returns are usually clearly defined and quoted net of all fees and charges. In addition to the annual management charge, structured products also include a cost built in to the product which is not explicitly shown, but more information can be found within the provider's literature.

- **Equity Dealing Charges**  
Equity dealing on the Aviva Platform is carried out by Charles Stanley Stockbrokers. Charges for equity dealing vary by the size of the trade that you're making.

### Aviva Platform charges

We levy an Aviva charge that's based on the amount you have invested on the platform.

Value of Portfolios	Pension Portfolio			ISA Portfolio	Investment Portfolio
	Core level	Choice level	Flex Level		
£0 – £29,999	0.35%	0.40%	0.40%	0.25%	0.25%
£30,000 – £249,999	0.30%	0.35%	0.35%	0.25%	0.25%
£250,000 – 399,999	0.20%	0.25%	0.25%	0.25%	0.25%
£400,000 and above	0.10%	0.15%	0.15%	0.15%	0.15%
Flex level annual charge	N/A	N/A	£250 p.a.	N/A	N/A
Investment fund charge (depending on fund selection)	0.1% – 1.75%	0.1% – 3.5%	0.1% – 3.5%	0.1% – 3.5%	0.1% – 3.5%

We take the platform charges on a tranche basis, similar to the way in which income tax works. So, for example, if you invest £150,000 in the Choice level of Pension Portfolio, you will pay 0.40% on the first £29,999 and 0.35% on the remainder of the investment.

If you are invested in more than one of the platform portfolios the total value of your platform investment is used when calculating your charges. You may receive a discount on charges, depending on the amount you have invested. Your adviser will be able to give you more details on how the charges are calculated across more than one portfolio.



# How the Aviva Platform works at a glance



\*The cash account for each portfolio is where dividends and rebates are deposited. It is also where charges are taken from.

# Taking the next step

To find out more about how the Aviva Platform can save you time, and simplify the whole investment process, please contact your adviser.